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**CITY OF GREENVILLE  
NORTH CAROLINA**

**PITT COUNTY CONSORTIUM**

**FISCAL YEAR 2007-2008  
ONE YEAR ACTION PLAN**

***COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME  
INVESTMENT PARTNERSHIP PROGRAMS***



*New Construction Activity  
West Greenville 45-Block Revitalization Area*

**Prepared by Community Development Department  
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## I. EXECUTIVE SUMMARY

### Purpose

The Action Plan is a requirement of the Department of Housing and Urban Development (HUD) as a condition of receiving funding under certain federal programs. The goal of the Plan is to extend and strengthen partnerships among the public and private sector to provide decent housing, establish and maintain a suitable living environment and expand economic opportunities.

### Background

The 2007-2008 Annual Action Plan represents the fifth year of the City of Greenville and Pitt County HOME Consortium Consolidated Plan. The current Consolidated Plan was approved on June 09, 2003. The plan identifies a comprehensive strategy to address community needs for the five-year period 2003-2007. The plan associates goals and objectives with current needs throughout the five-year period. The goals and objectives identified guide staff in selecting activities to be carried out during each fiscal year.

The income limits used in the Housing programs are updated annually according to charts from the Department of Housing and Urban Development (HUD). Affordable means that monthly rents and mortgage payments including taxes and insurance do not exceed 30% of that amount that represents the percentage of the median annual gross income for the households as indicated in the below chart.

CITY OF GREENVILLE								
INCOME LIMITS 2006								
		Max Income			Max Income		Median Income	Max Income
		Grant CDBG			CDBG /HOME /NCHEA		5% No-Interest Loan	
Household Size	30%	50%	60%	70%	80%	90%	100%	115%
1	10,450	17,450	20,850	24,350	27,900	31,300	34,750	40,000
2	11,950	19,900	23,850	27,800	31,900	35,750	39,700	45,700
3	13,450	22,400	26,800	31,300	35,850	40,200	44,650	51,350
4	14,950	24,900	29,800	34,750	39,850	44,650	49,600	57,050
5	16,150	26,900	32,200	37,550	43,050	48,250	53,600	61,650
6	17,350	28,900	34,550	40,300	46,250	51,800	57,550	66,200
7	18,550	30,900	36,950	43,100	49,400	55,400	61,550	70,800
8	19,700	32,850	39,300	45,850	52,600	58,950	65,500	75,350
9	20,950	34,900	41,750	48,650	55,800	62,550	69,450	79,900
10	22,150	36,900	44,150	51,450	59,000	66,100	73,450	84,450
NOTE:	Annual Income as reported under the Census long-form for the most recent available decennial.							

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Funding received through this application plan from the U.S. Department of Housing and Urban Development (HUD) makes a substantial impact on serving the needs of low-income, homeless and special needs populations in City of Greenville and Pitt County area. Households must meet the following definition of very low or low income limits.

*Very Low Person or Household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 50% of the median annual income adjusted for family size for households.

*Low income Person or Household* means one or more natural persons or a family that has a total annual gross household income that does not exceed 80% of the median annual income adjusted for family size for households.

## **Brief Overview of the CDBG Program**

The Housing and Community Development Act of 1974 created the Community Development Block Grant program in 1974. Since 1975, the City of Greenville has participated in the program with a variety of activities. The City of Greenville became an Entitlement in 1994. As an Entitlement, the City receives an annual allocation of funding from the U.S. Department of Housing and Urban Development. The primary objective of CDBG is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. All activities carried out must meet one of the three National Objectives. Those objectives are:

- Benefit low-moderate income persons;
- Aid in the prevention or elimination of slums or blight; or
- Addressing an “urgent need”

## **Brief Overview of the HOME Investment Partnership Program**

The HOME Investment Partnership program was created by the National Affordable Housing Act of 1990 to create local partnerships for providing decent affordable housing to lower income households. It is intended that local jurisdictions work with nonprofit organizations and the private investment community to achieve this goal.

Cities receiving HOME funds must reserve 15% of their HOME funds to Community Housing Development Organizations (CHDOs) for affordable housing development.

In 1997, the Pitt County HOME Consortium was formed. The Consortium included the City of Greenville as lead entity, the Towns of Farmville, Ayden, Bethel, Grifton and Pitt County. The Town of Winterville became a member in 2001. As a Consortium, the communities were eligible for further financial assistance from the U.S. Department of Housing and Urban Development.

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## **Brief Overview of the City of Greenville Affordable Housing Bond Program**

On November 2, 1992, the citizens of Greenville approved a one million dollar bond referendum for affordable housing. The funding was divided into three revolving loan categories. The categories include homeownership, land banking, and elderly housing rehabilitation. As revolving loans, these funds are continually recaptured and recycled into the activities to further efforts to promote and preserve affordable housing. This bond lead to the production of 149 affordable homes for first time low and moderate income buyers and flood survivors and over 70 loans to low and moderate families for home purchases and rehabilitation of low income elderly homeowner residences. These funds have been recycled since 1992 and are available for the 45 Block Revitalization program and other affordable housing initiatives of the City of Greenville.

In 2004, citizens again approved \$10 million in bond referendums for the revitalization efforts in the Uptown and West Greenville 45 Block Revitalization focus area. Five million of the \$10 million is set aside for the priorities and goals identified below within the 45 Block Revitalization area for the use with CDBG and HOME funds.

## **Top Priorities and Goals**

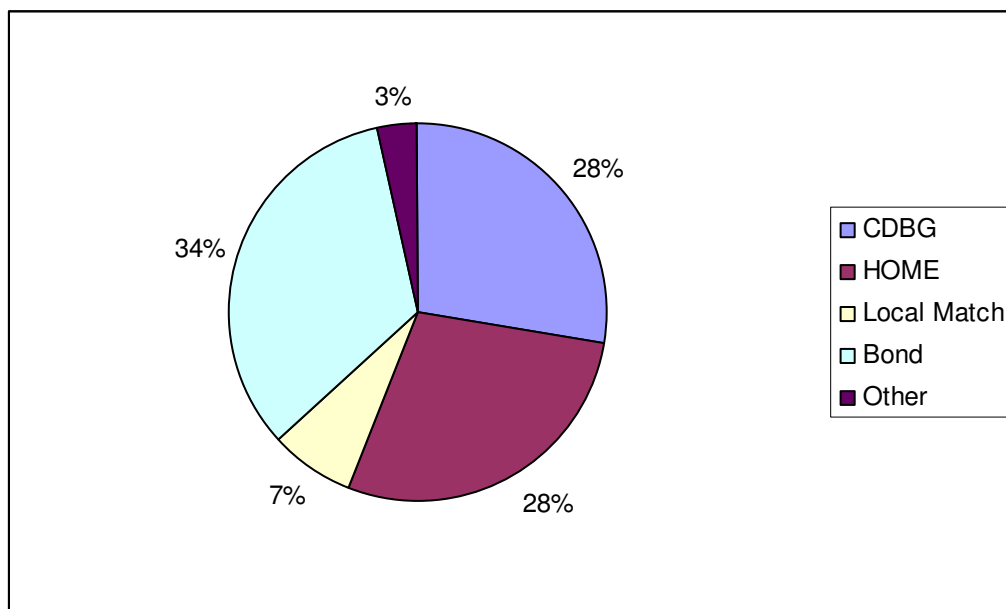
The top priorities and goals determined in the Consolidated Plan include the following:

1. Revitalization of several neighborhoods in West Greenville that are in a state of decline through:
  - Rehabilitation of owner occupied units.
  - Acquisition and demolition of dilapidated rental housing.
  - Acquisition of vacant parcels to assemble land for suitable building sites.  
Construction of affordable housing for owner occupants in West Greenville area.
  - Establishing areas for the construction of quality, affordable, rental housing.
  - Establishing a neighborhood commercial focus area.
  - Preserving historical business district along Albemarle Avenue and Martin Luther King Jr, Drive.
  - Conversion of rental dwellings to owner occupants with downpayment/secondary mortgage assistance.
  - Identification of infrastructure improvements.
  - Improving but preserving the neighborhood character.
  - Developing programs and services with the private sector that will aid in the success of revitalization efforts.
  - Landscaping/Streetscape improvements.
2. Supporting nonprofits that provide housing assistance to special needs populations, provide youth services, and encourage entrepreneurship.
3. Providing homebuyer assistance for first-time homebuyers through programs and structure.
4. Continue to eliminate lead-based paint hazards in dwellings assisted with federal funding.

## II. SOURCES OF FUNDS

### Available Resources

Resources available to support activities identified in the Action Plan will include Community Development Block Grant funds, HOME Investment partnership, general revenues, local Bond program, North Carolina Housing Finance Agency, private lending institutions and private developers.



### HOME Match

Local match requirement for the 2007-2008 Home Program is in the amount of \$209,465. These funds come from local funds earmarked for Affordable Housing and for meeting match requirements. The funds will be used to augment HOME projects. The HOME Consortium currently has a match credit of \$1,044,822, which will be carried over. Despite the match credit, members still identify match with all projects, evidence of which is detailed on the match log.

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## Leveraging

All estimated resources are listed below. These funds will be used to leverage private funds through several methods. Much of the private funding that is leveraged is realized when federal funds are used to develop affordable housing units or when federal funds are used to supplement low-moderate income first-time homebuyers with purchasing a home through secondary mortgage assistance. Private funds are then invested through mortgages from local lenders.

## Funding Summary Chart

Source	Amount	Description
CDBG	\$822,811	Funds will be used for administration, housing rehabilitation, acquisition, relocation, public service and clearance/ demolition.
HOME	\$837,360	Funds will be used for administrative cost, housing rehabilitation, downpayment assistance, acquisition, relocation, and CHDOs.
General Revenue	\$420,000	Includes HOME match requirement set aside and other local municipal appropriations to support programs.
Affordable Housing Bond Program	\$1,000,000	A 1992 Voters Referendum for preservation and creation of affordable housing in the City of Greenville.
West Greenville Redevelopment Area Bond Program	\$10,000,000	A 2004 Voters Referendum for revitalization efforts in the Uptown and West Greenville 45 Block Revitalization focus area.
North Carolina Housing Finance Agency	\$200,000	Funds are awarded from the New Home Loan Pool in the Countryside Estate Subdivision and West Greenville for downpayment assistance.
Program Income	\$60,000	Funds generated from recaptured activities of CDBG and HOME assisted units.
<b>Total All Sources</b>	<b>\$13,340,171</b>	<b>Approximate total of all sources</b>



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## III. ONE YEAR ACTION PLAN

### Introduction

The 2007-2008 Annual Action Plan describes the CDBG and HOME activities proposed for the 2007 fiscal year. The Five-Year Consolidated Plan guides development of the plan and selection of activities to be undertaken. The plan also includes the resources available to perform the activities, a detailed description of the activities, and a map (See Appendix A) depicting the areas in which the activities will take place.

The activities to be undertaken by the City of Greenville and Pitt County Consortium for the 2007-2008 fiscal year will include Program Administration, Owner-Occupied Housing Rehabilitation, Downpayment Assistance to First-time Homebuyers, Housing Rehabilitation, Clearance & Demolition, Public Service, Community Housing Development Organizations, Relocation Assistance, and Land Acquisition. It is anticipated that a majority of the proposed activities will be completed within the program year with a few overlapping into future years.

In addition to routine Community Development activities through the CDBG and HOME Programs, we continue to expand new affordable housing developments with the use of local bond funds. These new developments require the experience and oversight of the City of Greenville Housing Division. The City of Greenville has completed 2 subdivisions for a total of 39 homes and currently has 1 subdivision under construction with 105 lots. In addition, 4 homes have been constructed on scattered sites and 5 additional lots are pending award through a request for proposal process.

Subdivision / # homes	Prior Year	2006-2007 Sales	Total Units
Singletree (24)	24	Project Completed	24
Carolina Heights (15)	15	Project Completed	15
Red Oak (1)	1	Project Completed	1
Countryside Estates (105)	95	7	102
Scattered sites	0	4	4
<b>Total</b>			<b>146</b>

To date, a total of 146 homes have been constructed and sold to homebuyers under the City of Greenville Affordable Housing Program.

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## **Performance Measurement**

The focus on demonstrating performance and results is present at all levels of government and in the private sector. Performance measurement is a program tool that can help housing and community development practitioners collect data, track progress, and report on program results in a way that speaks to the impact a program has had on a community and the lives of its residents. Performance Measurement is an organized process for gathering information to determine how well programs and activities are meeting established needs and goals. There are three main components to Outcome Performance Measurement System: Objectives; Outcomes; and Indicators.

### **Objectives:**

Performance Measurement offers three possible objectives for each activity. These objectives are based on the broad statutory purposes of the four Community Planning and Development programs:

#### **Creating Suitable Living Environments**

This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. The activities are intended to address a wide range of issues faced by low and moderate income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.

#### **Providing Decent Housing**

This objective focuses on housing activities whose purpose is to meet individual family or community housing needs.

#### **Creating Economic Opportunities**

This applies to activities related to economic development, commercial revitalization or job creation.

### **Outcomes:**

The second component of the system is outcomes, which are closely related to objectives. The program outcome helps further refine the objectives and is designed to capture the nature of the change or the expected result of the objective to achieve. The following are the three identified:

#### **Availability/Accessibility**

This applies to activities that make services, infrastructure, public services, public facilities, housing or shelter available or accessible to low and moderate income people, including persons with disabilities.

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## **Affordability**

These are activities that provide affordability in a variety of ways to low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation or day care.

## **Sustainability**

This applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate income by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

## **Indicators:**

Once the program purpose (objective) has been established and intended result (outcome), the next step is to identify how to measure progress towards achieving the intended results. There are four common indicators that are relevant for most activities:

- Amount of money leveraged from other sources
- Number of persons, households, businesses, units or beds assisted
- Income level of persons or households by: 30%, 50%, 60% or 80%
- Race, ethnicity and disability data

A successful performance measurement system is tailored to the specific goals and objectives of the program. To meet its obligation to assess program performance, HUD must require grantees to provide information on their achievements and investments since program objectives and activities are determined and implemented locally.

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## Summary of Proposed Projects:

### **Program Administration**

Activity 2007-1

Regulatory Citations: 24 CFR Part 92.207, and 570.206

Staff salary and administrative service delivery costs for implementing the Community Development Block Grant and HOME Programs, will be funded through CDBG and HOME awards, as well as local general revenue support.

Funding Amount: \$62,500 HOME  
\$164,000 CDBG

### **Housing Rehabilitation**

Activity 2007-2

Regulatory Citations: 24 CFR Part 92.205-(a) (1), 570.202

This program is designed to assist very low to low income homeowners with rehabilitating existing housing structures. The primary intent of this activity is to bring units up to code through the provision of rehabilitation activities to eliminate all code violations and provide a decent, safe and sanitary living environment. Program costs incurred may include demolition, construction, permitting fees, surveying, lead abatement, credit reports and closing costs. This activity will target owner occupied homeowners only. All City of Greenville rehabilitation activities will occur within the 45-Block Area with the exception of assistance through World Changers and other Consortium members. Qualified candidates for assistance include homeowners with annual incomes below 80% of the median area income as defined by HUD.

Funding Amount: \$145,000 CDBG  
\$150,000 HOME

#### Performance Measurement of Rehabilitation Activities

Objective:	Providing Decent Housing		
Outcome:	Affordability		
Output Indicators:	Number of units rehabilitated	Goal:	10

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## **Acquisition of Substandard/Dilapidated Properties**

Activity 2007-3

Regulatory Citations: 24 CFR Part 570.201 (a), 570.201 (d), 570.201 (i)

Efforts will continue to acquire and demolish substandard and dilapidated properties that continue to blight the 45-Block Revitalization Area. Acquisition will focus on vacant rental properties or vacant parcels however it may be necessary to acquire occupied rental units for the betterment of the community. Relocation assistance will be provided to tenants that are displaced per URA guidelines. Parcels will be recombined for the development of new, affordable housing units. Acquisition costs may include, but not limited to legal fees, appraisal costs and surveying.

Funding Amount: \$95,000 HOME  
\$250,391 CDBG

### Performance Measurement of Acquisition Activities

Objective:	Creating Suitable Living Environments Providing Decent Housing		
Outcome:	Affordability, Availability/Accessibility		
Output Indicators:	Number of units acquired	Goal:	10
	Number of households relocated to decent housing		8

## **Relocation/Displacement Assistance**

Activity 2007-4

Regulatory Citations: 24 CFR Part 570.201 (a), 570.201 (d), 570.201 (i)

As part of the West Greenville 45 Block Revitalization plan, efforts will continue to acquire and demolish substandard and dilapidated properties that continue to blight the area. Acquisition will focus on vacant rental properties or vacant parcels however it may be necessary to acquire occupied rental units for the betterment of the community. Relocation assistance will be provided to tenants that are displaced per Uniform Relocation Assistance guidelines.

Funding Amount: \$33,420 CDBG

### Performance Measurement of Relocation/Displacement Assistance Activities

Objective:	Creating Suitable Living Environments Providing Decent Housing		
Outcome:	Affordability, Availability/Accessibility		
Output Indicators:	Number of units households	Goal:	10

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## Public Service

Activity 2007-5

Regulatory Citations: 24 CFR Part - See chart below

The City of Greenville will make available funds to assist nonprofit organizations with approved brick and mortar projects and services. Qualified agencies will participate in projects that benefit citizens of the City of Greenville and that are located within the Greenville City limits. Nonprofit housing and service providers must assist the under-served populations of the city. Applications from nonprofits are submitted to the city for consideration annually and reviewed by the Affordable Housing Loan Committee. The activities will assist low income persons, homeless and special needs persons, victims of family violence, and housing providers. All funding will be expended from July 1, 2007 through June 30, 2008.

Funding Amount: \$123,500 CDBG

### Performance Measurement of Public Service Activities

Objective: Creating Suitable Living Environment  
Outcome: Sustainability  
Output Indicators: Number of LMI households served Goal: 25

### Proposed Public Service Funding Chart

Organization	Purpose	Funding	Reg. Citation
Greenville Community Shelter	Renovations to facility	\$14,600	570.201 (c)
New Directions Family Violence Center	Renovations to facility	\$12,500	570.201 (c)
HABITAT	Acquisition of real property, infrastructure, and demolition	\$15,000	570.201 (a)
Flynn Christian Home	Renovations to facility	\$20,000	570.201 (c)
Martin County Community Action	Urgent Repairs	\$27,900	
Pitt County Council on Aging	Construction	\$25,000	570.201 (e)
Contingency		\$8,500	570.201
Total	-	<b>\$123,500</b>	-

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## **Downpayment Assistance**

Activity 2007-6

Regulatory Citations: 24 CFR Part 92.205-(a) (1)

This program is designed to assist low income residents with “gap financing” in the form of downpayment and closing cost assistance in the purchase of newly constructed homes and existing homes. All first time participants must contribute at least \$1000 towards the purchase. Homeownership within the West Greenville 45-Block Revitalization Area will be a high priority. Efforts to convert low-moderate income tenants into homeowners will be bridged with downpayment assistance funding.

Funding Amount: \$100,000 HOME

### Performance Measurement of Downpayment Assistance Activities

Objective:	Providing Decent Housing		
Outcome:	Affordability		
Output Indicators:	Number of inquiries	Goal:	20
	Number of first time homebuyers		10

## **Clearance/Demolition**

Activities 2007-7

Regulatory Citation 24 CFR Part 92.205(d)

This activity is designed to acquire and demolish substandard structures in the West Greenville 45 block Revitalization area in an effort to improve the living conditions for low income residents. Parcels may be recombined for the development of new, affordable housing units.

Funding Amount: \$110,000 CDBG

### Performance Measurement of Clearance/Demolition Activities

Objective:	Creating Suitable Living Environment		
Outcome:	Affordability, Availability/Accessibility		
Output Indicators:	Number of units acquired	Goal:	10
	Number of units demolished		8

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## **HOME Consortium**

Activities 2007-8, 9, 10, 11

Regulatory Citations: 24 CFR Part 92.206 (a) (1), (2), 92.207

The Pitt County Consortium is comprised of the City of Greenville, Pitt County, and the Towns of Bethel, Ayden, Grifton, Farmville and Winterville. The funds will be used for housing rehabilitation, acquisition, new construction and downpayment assistance. Assistance will benefit low-moderate income residents and all activities will be carried out in each member's respective jurisdictions (see attached map). The Towns of Ayden and Winterville will not receive an allocation for the 2007-2008 fiscal year. Approximately 8 units will be rehabilitated and 4 households assisted with purchasing a home.

Funding Amount: \$625,360 HOME

Performance Measurement of Rehabilitation, new construction, DPA and Acquisition

Objective:	Creating Decent Housing		
Outcome:	Affordability		
Output Indicators:	Number of Rehab	Goal:	8
	Number of DPA		4
	Number of New construction		3
	Number of Acquisitions		2

Pitt County Consortium Allocation Chart

MEMBER	AWARD	ADMIN	MATCH
Greenville	\$340,000	\$34,000	\$138,125
Farmville	\$50,000	\$5,000	\$12,500
Pitt County	\$135,360	\$13,500	\$33,840
Grifton	\$50,000	\$5,000	\$12,500
Bethel	\$50,000	\$5,000	\$12,500
<b>Total</b>	<b>\$625,360</b>	<b>\$62,500</b>	<b>\$209,465</b>

## **Community Housing Development Organization (CHDO) Activities**

Activities 2007-12, 2007-13

Regulatory Citations: 24 CFR Part 902.207 (a), (c), (d)

Farmville Housing and Development Corporation and Metropolitan Housing and CDC will comprise the funded CHDO activities for 2007-2008. The agencies will utilize the funding to continue production of housing units for first-time, low-moderate income homebuyers in the Town of Farmville and Town of Grifton.

Funding Amount: \$150,000 HOME



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## Performance Measurement of Rehabilitation Activities

Objective: Decent Affordable Housing  
 Outcome: Affordability  
 Output Indicators: Number of new single family units Goal: 3

Organization	Amount
Metropolitan Housing and CDC	\$75,000
Farmville HDC	\$75,000
<b>Total</b>	<b>\$150,000</b>

## CDBG/HOME Funding Levels

ACTIVITY	HOME FUNDS	CDBG FUNDS	TOTAL
Administration	62,500	164,000	226,500
Housing Rehabilitation	145,000	150,000	295,000
Relocation		33,420	33,420
Acquisition	95,000	241,891	345,391
Downpayment Assistance	100,000		100,000
Clearance/Demolition		110,000	110,000
Other Pitt County Consortium Activities	285,360		285,360
Community Housing Development Organizations	150,000		150,000
Public Service		115,000	115,000
<b>Total</b>	<b>837,860</b>	<b>822,811</b>	<b>1,660,671</b>

## IV. OTHER ACTIONS

### **The Center City – West Greenville Redevelopment Plan**

The intended actions in the West Greenville Redevelopment Plan are to build upon the strengths of the area and remove obstacles that limit the possibilities for success. The goals of the plan in this area are to increase the levels of homeownership, remove blighting influences, improve the public infrastructure, create continuous and ongoing programs with service providers to address the social issues of the community and to provide quality economic development and commercial opportunities for the area and for its residents.

### **Fostering and Maintaining Affordable Housing**

The City of Greenville continually seeks methods for fostering and maintaining affordable housing. Funds during the 2007-2008 Program Year have been reserved for downpayment assistance to low-moderate income homebuyers within the City of Greenville. Funds will be used to address goals for increasing homeownership within the West Greenville Redevelopment Area. Funding from previous years has also been made available to homebuyers as downpayment assistance. Provision of downpayment assistance decreases the amount of financing and or funding a homebuyer needs in order to purchase a home. To date, we have assisted 41 families with funding from the North Carolina Housing Finance Agency totaling \$673,238 and 38 families under the HOME Program for a total assistance of \$346,021. The City also provides assistance with local bond funds to aide with downpayment or closing costs. Bond funds are awarded to qualifying applicants as a no interest loan up to 5% of the purchase price of the home and amortized over 5 years. 27 families have received assistance totaling \$45,109.

### **Remove Barriers to Affordable Housing**

In an attempt to address the barriers to developing affordable housing, the City of Greenville and members of the HOME Consortia continues to create affordable housing subdivisions. These developments are purchased by the City with funding from approved public bonds. Upon acquisition and installation of infrastructure, the City then makes lots available to builders for development. All submitted proposals are accepted based on a reasonable price per square foot and the contractor's ability to meet building specifications as required by the Request for Proposal. Purchase of the land and improvements increases the affordability of the lots in turn reducing the cost to the homebuyer. As lots are sold to eligible homebuyers, the funds for the lot cost are recaptured and used to fund future developments.

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The City of Greenville partners with local nonprofit agencies to provide Homeownership Counseling & Workshops for potential homebuyers. The City additionally also offers a Homeownership Academy that provides participants with the opportunity to gain a working knowledge of the home buying process and to prepare financially to purchase a home within the West Greenville Revitalization Area. At the completion of the program, participants receive a certificate for \$500.00 redeemable at closing to assist with the purchase of an existing or new home within the West Greenville Revitalization Area.

The City of Greenville also supports the Pitt County Habitat for Humanity as another housing resource. Funding from our CDBG Program is made available for housing providers such as Habitat. The organization has received funds for the past 5 years and utilizes the funding to acquire lots for new construction.

## **Fair Housing**

An Analysis of Impediments to Fair Housing was completed by the City of Greenville September 1998. Although no significant impediments were found, the City continues to fund affirmatively fair housing marketing actions. These actions are inherent to each of the housing activities provided through the Housing Division. Education of the Fair Housing Laws will occur throughout the year and most specifically during the month of April, which is designated as “Fair Housing Month” and “CDBG Week”. The City will be sponsoring a Housing Expo along with the City’s Human Relations Council.

City of Greenville will continue to use administrative dollars to affirmatively further fair housing during 2007-2008, as well as members of the Pitt County Consortium. Funds that are used to assist very low and low income households will be advertised in local newspapers. Special outreach will be provided through various non-profit agencies in the community.

## **Evaluation and Reduction of Lead-Based Paint Hazards**

The City of Greenville and members of the Pitt County Consortium are committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs implemented. Currently, the City of Greenville has contracted with an agency to provide all lead testing and clearance activities. This agency has also agreed to provide training for the housing rehabilitation contractors.

In addition, the City of Greenville will offer lead testing and abatement assistance in the form of a grant to eligible housing rehabilitation assistance participants that have children six years and under in the household, senior adults (55+) and the disabled/handicapped clients.

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## **Anti-Poverty Strategy**

City of Greenville and members of the HOME Consortia housing programs inherently address poverty by creating housing opportunities for low income households. Without these housing opportunities many low income households would not be able to afford housing rehabilitation costs or to purchase a home.

Additionally, funding through CDBG Public Service activities of transitional housing providers such as the Greenville Community Shelter and New Directions, both nonprofit agencies, allows individuals that would normally reside in impoverished conditions the opportunity to establish themselves in order to find suitable employment. Such efforts will work to reduce the number of persons currently living in poverty.

## **Developing Institutional Structures**

The City of Greenville, through its Housing Division, Pitt County Consortium members, the network of housing subrecipients and Community Housing Development Organizations (CHDOs), are effectively organized to utilize all the funding received through the various state/federal programs.

The private sector is provided with incentives for developing affordable rental housing through tax credits provided by the federal tax credit program. Tax credits provide developers with an additional state subsidy for low income apartment construction.

In addition, each year efforts are made to work with local institutions to provide housing and economic opportunities for low income persons through public service activities and participation in the Pitt County Continuum of Care. The Pitt County Continuum of Care began in 2001 and has successfully grown into a well-balanced organization made up of local government agencies, housing providers, service providers, and other interested group. The development of the continuum and participation by the City of Greenville will greatly enhance coordination between these agencies. The Public Housing Authority has also joined our group and has begun working in concert with the City of Greenville and our revitalization efforts in the West Greenville 45-Block Revitalization Area.

The City of Greenville will continue to coordinate with other governmental agencies, non profit organizations, private enterprises and individuals to provide increased opportunities for the target area.

## **Public Housing**

There are four Public Housing managing agency in the Pitt County area, which includes, Greenville Housing Authority with a total of 779 units; Mid East Commission who manages a total of 135 units in three towns; Farmville Housing Authority who manages 174 units and Ayden Housing Authority who manages 175 units. Each of the mentioned Housing Authorities receives federal funds to modernize and repair public housing units.

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## Recapture Provisions

Pitt County HOME Consortium program funds are provided to low income individuals for new construction, housing rehabilitation and homebuyer purchase assistance. These funds are provided in a variety of forms and will be extended to persons with incomes up to but not greater than 80% of the Area Median Income adjusted by family size as published by the U.S. Department of Housing and Urban Development. Assistance provided for homebuyer assistance will be in the form of secondary mortgages. Listed below are the recapture provisions for rehabilitation and homebuyer assistance programs with maximum amounts of assistance available for the activity. A Deed of Trust and Promissory Note for the amount of assistance provided under the program will be used to secure the assistance. Should the recipient default under program requirements, collection of the funds will be pursued with legal guidance as documented on the deed of trust and promissory note as recorded. Assistance may be in the form of deferred loans or amortized loans.

- Homebuyer assistance may be used for downpayment assistance and/or principal mortgage reduction via Secondary Mortgage. Borrower's income cannot exceed 80% of the area median income adjusted by family size as published annually for Greenville. Maximum loan amounts of up to \$20,000 (20% of sales price of home with cap of \$20,000). Loans will be amortized over a fifteen-year period.
- Housing Rehabilitation Assistance will be offered to persons/families with incomes up to but not greater than 80% of the area median income adjusted by family size and as published annually for Greenville. For households with incomes less than 50% of the area median income, a 10 year deferred loan will be offered up to \$50,000 for rehabilitation assistance. For households with incomes from 51% to 80% of the median area income, the combination of a deferred payment loan and a no interest loan is available. Deferred loans are forgiven at a rate of 10% each year and no-interest loans are amortized over 10 years. In no case may the assistance exceed \$40,000 unless special circumstances exist that warrant exceeding the maximum price and approval of the City Manager is granted.
- Assistance provided to nonprofit agencies through the CDBG Program will be secured with a contract. A deed of trust against the property is required for new agencies. Should the agency fail to comply with program rules, the assistance will be recaptured.
- Assistance provide for new construction to certified CHDOs will be secured by a program agreement/contract. Should the agency fail to comply with program rules, the assistance will be recaptured.

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## Geographic Distribution

Program activities carried out by the City of Greenville will occur within the West Greenville 45-Block Revitalization Area (Appendix A). This area can be defined as bounded on the north by Martin Luther King Junior Drive, on the west by Bancroft Street, on the east by Albemarle Avenue and to the south by Fleming Street. The area involved has been a target area for all City of Greenville programs for many years. Recent efforts have substantially reduced the area currently being targeted in an attempt to address greater needs in a more concentrated approach. The only exceptions will be downpayment assistance in and adjacent to the West Greenville 45-Block Revitalization Area and urgent repairs with the assistance of World Changers within the corporate limits. Please see attached maps of census tracts that are areas of minority concentration and low income block groups (Appendix A).

All activities carried out by other Consortia members (Pitt County, Towns of Bethel, Grifton and Farmville) and certified Community Housing Development Organizations will occur in designated target areas (see Appendix A) to benefit low income persons and areas.

Some program data indicates that minority populations comprise a majority of the targeted income groups. However, eligible persons from all racial, ethnic and gender groups are given the opportunity to participate in any of the housing programs.

## V. MONITORING PLAN

Within the existing CDBG and HOME programs, the City of Greenville's Housing Division Staff has the responsibility for monitoring all activities undertaken. This includes the Pitt County HOME Consortium.

All activities are covered by an established set of standards in the City of Greenville's Policy and Procedures Manual for the Community Development Programs. In addition all activities are carried out under a binding contract. Activities are reviewed for compliance with program objectives. The Housing Division maintains records of all activities.

Monitoring activities include but are not limited to the following:

- Weekly contact and Reviews of activities of HOME Consortia Members in the Pitt County HOME Consortium for advice and compliance.
- Monthly and Quarterly meetings with Affordable Housing Loan Committee.
- Weekly contact with Non-Profit Agencies funded under CDBG and HOME as projects occur for compliance with Local/National Program Objectives.

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- Monitor projects of Non-Profits that provide public service to insure compliance with Davis-Bacon, Bidding, Contracting, Uniform Act, Auditing and Local Building Code requirements.
- Monitor progress of all projects through quarterly reporting to City Management and local elected officials.
- Financial activities in the programs are reviewed on a monthly basis.
- Annual inspection of assisted properties for continued maintenance of property and verification Hazard Insurance by Community Development Staff.
- Annual independent audit of all expenditures is conducted and results are provided to City Council, Granting Agencies, and Bonding Agencies.
- Review of nonprofit files for maintaining information required by the City of Greenville and granting agencies (as outlined in procedures manual and contract).
- Conduct Workshops for contractors, non-profits, and other program participants to establish guidelines and requirements.

## **VI. CITIZEN PARTICIPATION PLAN**

The City of Greenville continues to acknowledge the importance of citizen participation in developing activities for each upcoming year. Revisions to the Citizen Participation Plan were placed into effect as of September 11, 2003 (see Appendix B) in an effort to increase public awareness. Despite the recent changes to the current plan, we will continue to search for avenues to increase the level of participation by the community. Resources to better our current plan will include HUD recommendations; contact with other cities to review their plans, and most importantly the consideration of input from the local community to increase involvement.

## **VII. STRATEGIES TO ELIMINATE HOMELESSNESS**

### **Continuum of Care**

Since 2001, the City of Greenville has actively assisted with the creation and development of a Continuum of Care for Pitt County. The group, known as the Pitt County Continuum of Care, is devised of City and County staff, as well as non-profit and for-profit representatives. The group meets monthly to discuss the ever-growing homeless population in our community. Efforts to end homelessness and to coordinate supportive services to homeless persons are top priorities for the community. In 2005, a

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Continuum of Care Homeless Population Point in Time Survey revealed that there are 141 homeless persons in Pitt County and only 72 beds available to serve them.

During the upcoming 2007-08 fiscal year, the group will continue to develop the Continuum and prepare a grant application for submission. To date, the Pitt County Continuum of Care has received funding from the 2003, 2004, 2005 and 2006 funding cycle. Funding received under the 2004 and 2005 award were allocated to implement a Homeless Management Information System (HMIS). All actions by the Continuum of Care group will address obstacles to meet the underserved needs in the community, assist with the reduction of poverty level families, assist with the development of “institutional structures”, and enhance coordination between public and private housing and social service providers. Other actions will include marketing of the continuum to reach out to surrounding communities in an endeavor to promote regional participation.

## **Ten-Year Plan to End Homelessness**

The City of Greenville and Pitt County Government is presently seeking a professional consultant to assist with the Ten-Year Plan to End Chronic Homelessness planning process. The consultant will be responsible for facilitating discussions related to the design/organizational structure and implementation of an effective planning process and providing additional guidance as needed. In addition, the City of Greenville will be moving towards approving a resolution endorsing a Ten Year Plan to End Chronic Homelessness throughout the City.



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## APPENDIX A

West Greenville 45-Block Revitalization Area  
HOME Program Target Areas  
Census Tract Block groups

## APPENDIX B

City of Greenville Citizen Participation Plan

## APPENDIX C

Anti-displacement and Relocation Plan

## APPENDIX D

Citizen Comments